

CLAIMS

The following listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

1-23. (Canceled)

24. (Previously Presented) A system comprising:

a point of service terminal which accepts a payment system access card for payment for a purchase of at least one of a service and product by a customer at a point of service provider, at least part of said purchase being reimbursable by a third party, and which creates a purchase transaction;

an adjudication engine which processes said purchase transaction substantially in real-time so as to calculate a covered portion of said purchase that is to be paid by the third party; and

a payment system which debits the payment system access card for said covered portion that is to be paid by the third party and pays the point of service provider said covered portion.

25. (Previously Presented) A system as in claim 24, wherein the point of service terminal is located in a pharmacy.

26. (Previously Presented) A system as in claim 24, wherein the point of service terminal is located in a physician office.

27. (Previously Presented) A system as in claim 24, wherein said purchase transaction includes at least one product identifier which said adjudication engine compares to payment

parameters and conditions to determine the value of said covered portion of said purchase to be paid by the third party.

28. (Previously Presented) A system as in claim 24, wherein said purchase transaction includes at least one service code which said adjudication engine compares to payment parameters and conditions from the third party to determine the value of said covered portion of said purchase to be paid by the third party.

29. (Previously Presented) A system as in claim 24, wherein said purchase includes at least one copayment amount.

30. (Previously Presented) A system as in claim 24, wherein said adjudication engine is connected to a node on the Internet and said point of service terminal accesses said adjudication engine via an Internet connection to said node.

31. (Previously Presented) A system as in claim 24, wherein said adjudication engine includes a data driven rules engine which processes data from the customer, the point of service provider, the third party, and the payment system to determine the covered portion of the payment to be paid by the third party.

32. (Previously Presented) A system as in claim 24, wherein said payment system access card is one of a credit card, debit card, and purchase card, said payment system includes a

credit card network, and said adjudicated settlement transaction is formatted as a credit card transaction for said credit card network.

33. (Previously Presented) A system as in claim 24, wherein said adjudication engine calculates a non-covered portion which is to be paid by the customer.

34. (Previously Presented) A system as in claim 33, wherein said payment system charges the payment system access card for said non-covered portion that is to be paid by the customer and pays the point of service provider said non-covered portion.

35. (Previously Presented) A system as in claim 33, wherein said payment system charges a personal credit card of the customer for said non-covered portion that is to be paid by the customer and pays the point of service provider said non-covered portion.

36. (Previously Presented) A method comprising:

providing a payment system access card to a point of service provider for payment for a purchase of at least one of a service and product by a customer, at least part of said purchase being reimbursable by a third party;

transmitting a purchase transaction to an adjudication engine for processing;

said adjudication engine adjudicating said purchase transaction substantially in real-time so as to calculate a covered portion of said purchase that is to be paid by the third party; and

transferring funds in accordance with said adjudicated transaction whereby the payment system access card is debited for said covered portion that is to be paid by the third party and the point of service provider is paid said covered portion.

37. (Previously Presented) A method as in claim 36, wherein the point of service provider is a pharmacy.

38. (Previously Presented) A method as in claim 36, wherein the point of service provider is a physician.

39. (Previously Presented) A method as in claim 36, wherein said purchase transaction includes at least one product identifier which said adjudication engine compares to payment parameters and conditions to determine the value of said covered portion of said purchase to be paid by the third party.

40. (Previously Presented) A method as in claim 36, wherein said purchase transaction includes at least one service code which said adjudication engine compares to payment parameters and conditions from the third party to determine the value of said covered portion of said purchase to be paid by the third party.

41. (Previously Presented) A method as in claim 36, wherein said purchase includes at least one copayment amount.

42. (Previously Presented) A method as in claim 36, wherein said adjudication engine is connected to a node on the Internet and said transmitting step includes the step of providing an Internet connection to said node.

43. (Previously Presented) A method as in claim 36, wherein said adjudicating step includes a data driven rules engine which processes data to determine the covered portion of the payment to be paid by the third party.

44. (Previously Presented) A method as in claim 36, wherein said payment system access card is one of a credit card, debit card, and purchase card, and said transferring funds step comprises the steps of formatting said adjudicated transaction as a credit card transaction and processing said adjudicated transaction in a credit card network.

45. (Previously Presented) A method as in claim 36, wherein said adjudicating step further includes calculating a non-covered portion which is to be paid by the customer.

46. (Previously Presented) A method as in claim 45, wherein said transferring funds step further includes charging the payment system access card for said non-covered portion that is to be paid by the customer and paying the point of service provider said non-covered portion.

47. (Previously Presented) A method as in claim 45, wherein said transferring funds step further includes charging a personal credit card of the customer for said non-covered portion

that is to be paid by the customer and paying the point of service provider said non-covered portion.